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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/619,748	07/15/2003	Andreas Mau	13905-020001 / 2003P00354	7407
22852	7590	02/09/2007	EXAMINER	
FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER LLP 901 NEW YORK AVENUE, NW WASHINGTON, DC 20001-4413			GOTTSCHALK, MARTIN A	
		ART UNIT	PAPER NUMBER	
		3694		
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
3 MONTHS		02/09/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary	Application No.	Applicant(s)
	10/619,748	MAU, ANDREAS
	Examiner Martin A. Gottschalk	Art Unit 3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 31 October 2006.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 31-58 is/are pending in the application.
 - 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 31-58 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) Notice of Informal Patent Application
- 6) Other: _____.

DETAILED ACTION

Notice to Applicant

1. This Office Action is responsive to the amendment filed 10/31/2006. Claims 31-58 are pending and are unamended. Claims 1-30 were previously cancelled.

Note: Applicant has not amended the claims in this response but has provided arguments. The following rejections under **35 USC § 103** reproduced here only for the convenience of the reader. Applicant's arguments are addressed below.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

4. Claims 31, 32, 39, and 42 are rejected under 35 U.S.C. 103(a) as being unpatentable over the E-Benefits Inc. website (hereinafter E-Benefits) in view of Moderegger (US PG Pub# 2002/0049642).

A. As per claim 31, E-Benefits discloses a computer-implemented method for providing a distributed service marketplace (E-Benefits: pg 3, item 1, reads on "QuoteWizard will instantly search hundreds of...plans..."), the method comprising:

receiving, from a user, requirements for services (E-Benefits: pg 3, item 1. The Examiner considers "Using search criteria that you provide..." to mean the user (employer) requirements (criteria), in order to be used, would have had to have been received from the employer);

electronically preparing a search message including the requirements for services (E-Benefits: pg 3, item 1. The Examiner considers "Using search criteria that you provide..." to indicate preparation of an electronic search message which provides the requirements);

transmitting the search message to one or more service providers (E-Benefits: pg 3, item 1. The Examiner considers E-Benefits to be a form of service provider. The Examiner further considers the employer's provision of "search criteria" to be a form of transmitting a search message to a benefit provider.);

automatically receiving bids from the one or more service providers that satisfy the requirements for services (E-Benefits: pg 3, items 1 and 2. The Examiner considers an employer selecting from “available employee benefits options” to be a form of receiving bids from service providers. Furthermore, since the transmission and receipt of the bids are done by computer, the step is considered to be automatically);

sorting the received bids based on criteria selected by the user (E-Benefits: pg 3, item 2, reads on “comparing prices and benefits”);

E-Benefits fails to explicitly disclose the remaining features of claim 1, however, these features are well known in the art as evidenced by the teachings of Moderegger who discloses

automatically selecting a best bid from the received bids based on the sorting (Moderegger: [0018]);

automatically transmitting a contract document to the service provider associated with the best bid (Moderreger: [0056]);

and

automatically receiving the contract document from the service provider associated with the best bid, wherein the contract document includes a status of at least one of

accepted (Moderegger: [0036]; [0057], reads on “awarding of a contract” and “contract has been awarded”),

rejected,

and

amended.

It would have been obvious at the time of the invention to one of ordinary skill in the art to combine the teachings of Moderegger and E-Benefits with the motivation of providing both a competitive bid based on price, as well as providing historical performance data for a particular bidder to allow bidder performance to be considered as part of bid selection (Moderegger: [0019]-[0020]).

B. As per claim 32, E-Benefits fails to disclose the features of the claim, however, these features are well known in the art as evidenced by the teachings of Moderegger who teaches the method of claim 31, wherein

if the received contract document includes the status of accepted,

then the contract document further includes an electronic signature of the service provider associated with the best bid (Moderegger: [0041]; [0056]).

C. As per claim 39, E-Benefits discloses a method wherein the benefits comprise at least one of health care benefits, life insurance benefits, savings plans, stock option plans, pension plans, 401K plans, credit plans, flexible spending accounts, and claims processing for flexible spending accounts (E-Benefits: pg. 2, "QuoteWizard" section.).

D. As per claim 42, E-Benefits fails to explicitly disclose the features of the claim, however these features are well known in the art as evidenced by the teachings of Moderegger who discloses the method of claim 31, wherein the search message comprises

networking requirements including at least one of

memory specifications,

operating system specifications,

and

type of task to be executed (Moderegger: [0032], reads on “document and information exchange” and “databases...where bid- and performance-related information is respectively retained.”).

5. Claim 33 is rejected under 35 U.S.C. 103(a) as being unpatentable over E-Benefits in view of Moderegger as applied to claim 31 above, and further in view of Proudler (US Pat# 2002/0023212, hereinafter Proudler).

A. As per claim 33, E-Benefits and Moderegger fail to teach the features of this claim, however, these features are well known in the art as evidenced by the teachings of Proudler who teaches the method of claim 31, wherein

if the received contract document includes the status of rejected (Proudler: [0077]),

then automatically selecting a next best bid from the received bids based on the sorting and repeating the automatically transmitting and automatically receiving

the contract document steps with the next best bid. (The Examiner considers that just as duplicating of parts is considered obvious, so is duplication of a step obvious when the duplication fails to produce a new or unexpected result as in the present case. Thus given a list of bids and a process leading to the rejection of the first bid on the list, it would be obvious and expected to move onto the next bid and repeat the step until a bid is accepted. In re Harza, 274 F. 2d 669, 124 USPQ 378 (CCPA 1960).

6. Claims 34-36 are rejected under 35 U.S.C. 103(a) as being unpatentable over E-Benefits in view of Moderegger as applied to claim 31 above, and further in view of MacSweeney (MacSweeney, Gregory. "Billing System Drives Cross-Sell Efforts." Insurance & Technology, June 2003; Vol. 28, Issue 6, pg. 23; hereinafter MacSweeney).

A. As per claims 34, 35, and 36 E-Benefits and Moderegger fail to disclose a method, further comprising:

receiving, from the employer, electronic payment for the benefits (claims 34 and 36);

receiving requests for payment for the benefits from the selected benefits provider (claim 35);

and

transmitting electronic payment for the benefits to the selected benefits provider (claim 36).

However, these features are well known in the art as evidenced by MacSweeney.

MacSweeney discloses a benefits provider who receives electronic payment (MacSweeney: col 2, 2nd paragraph, reads on “accepts electronic payments”; col. 3, 2nd paragraph, note “EFT”) for benefits from an employer (MacSweeney: col. 3, 2nd paragraph. Note “customers” making the payments are “benefit administrators”, which is read on by employer.) The Examiner notes that the way EFT works is for the customer (in this case a benefits administrator) to transmit funds electronically to a vendor (in this case, a benefits provider) who is set up to receive electronic payments.

MacSweeney also discloses an electronic billing system (MacSweeney: col. 2, 2nd paragraph, in particular “...a Web-based solution...that could provide customers with the ability to edit bills electronically...”). The Examiner considers Web-based bills to be a form of a customer (benefits administrators/employers) receiving requests for payment from a benefit provider.

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the disclosures of MacSweeney with the method of E-Benefits in order to grow revenue (MacSweeney: col. 3, last paragraph).

7. Claims 37 and 38 are rejected under #5 U.S.C. 103(a) as being unpatentable over E-Benefits in view of Moderegger and MacSweeney as applied to claim 36 above, and further in view of Singerman (Singerman, Fredric S. "The Impact of the Electronic Signatures Act on Plan Administration." *Journal of Pension Benefits: Issues in Administration*, Autumn 2000, Vol. 8, Issue 1, pp. 3-8; hereinafter Singerman).

A. As per claim 37, the collective teachings of E-Benefits, Moderegger, and MacSweeney fail to disclose receiving a carrier receipt from the selected benefits provider.

However, this feature is well known in the art as evidenced by Singerman (Singerman: pg. 6, from beginning of the section titled "DOL Authority" through the first bulleted point of the section.). Singerman discloses a method for plan administrators to comply with regulatory guidance concerning notification of plan participants by "using return-receipt electronic mail...to confirm receipt of transmitted information."

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Singerman regarding return-receipt email with the

collective teachings of E-Benefits and MacSweeney in order to increase efficiency by electronically providing plan participants information required by law or regulation (Singerman: pg. 6, section titled "DOL Authority", first paragraph).

B. As per claim 38, the collective teachings of E-Benefits, Moderegger, and MacSweeney fail to disclose transmitting a carrier receipt to the employer.

However, this feature is well known in the art as evidenced by Singerman (Singerman: pg. 6, from beginning of the section titled "DOL Authority" through the first bulleted point of the section.). Singerman discloses a method for plan administrators to comply with regulatory guidance concerning notification of plan participants by "using return-receipt electronic mail...to confirm receipt of transmitted information."

The motivation for combining the teachings of Singerman with the collective teachings of E-Benefits and MacSweeney is as given above in the rejection of claim 37 and is incorporated herein.

8. Claim 40 and 41 are rejected under 35 U.S.C. 103(a) as being unpatentable over E-Benefits in view of Moderegger as applied to claim 31 above, and further in view of Thompson et al (PG Pub No. 2003/0229522); hereinafter Thompson.

A. As per claims 40 and 41, E-Benefits and Moderegger fail to explicitly disclose a method comprising:

receiving, from the employer, a request to change (or stop) benefits for the employee;

and

transmitting, to the selected benefits provider, the request to change (or stop) benefits.

However, these features are well known in the art as evidenced by Thompson.

Thompson teaches an electronic system for benefits management (Thompson: Abstract and Fig. 1) where an employer can transmit a request to change (or stop) employee benefits which is received by a benefits provider (Thompson: [0206]; Fig. 2A, items 296, 300, and 302; note that request to change (or stop) employee benefits reads on "amendment request".) The Examiner considers change (or stop) requests to be specific examples of amendment requests.

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the method of E-Benefits with the teachings of Thompson to

eliminate formerly paper-driven processes, thus improving productivity, reducing administrative expense, and improving data accuracy by removing human error (Thompson: [0012]).

9. Claim 43 is rejected under 35 U.S.C. 103(a) as being unpatentable over E-Benefits in view of Moderegger as applied to claim 31 above, and further in view of Tomsen (Tomsen, Mai-lan; Killer Content: Strategies for Web Content and E-Commerce.; Addison Wesley Longman, Inc. Reading, Massachusetts; April, 2000; pgs 13; 129-133; and 177-180.; hereinafter Tomsen).

A. As per claim 43, E-Benefits suggests the method of claim 31, further comprising

providing a reimbursement to each of the service providers that provided the bids (E-Benefits: pg 3, item 3. The Examiner considers the step of "QuickEnroll" to include a payment from a purchaser to the selected benefit provider.).

E-Benefits in view of Moderegger fail to explicitly show this feature. However, this feature is well known in the art as evidenced by the teachings of Tomsen.

Tomsen discloses the implementation of an "affiliate program" where a first web site publisher pays a second for driving customer or user traffic to the first web site. Typically the payment is a percentage of a sale made by the first web site to a user who

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arrives at the first web site via a link provided on the second website (Tomsen: pg 13, first paragraph and boxed information at bottom of page). Some programs are not based on a transaction, but are used simply to drive up site traffic and increase brand recognition. So for instance, following the teachings of Tomsen, E-Benefits could place a banner on other benefits providers web sites and pay the providers for every user who links to the E-Benefits site from another benefits providers sites (Tomsen: pg 129, section labeled "Set Up Smart Affiliate Relationships", first paragraph).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Tomsen with the method of E-Benefits, with the motivation being to widen the breadth of the E-Benefits net user base (Tomsen: pg 129, section labeled "Set Up Smart Affiliate Relationships", first paragraph).

10. Claims 44-58 are rejected for substantially the same reasons as provided above for claims 31-43.

Response to Arguments

11. Applicant's arguments with respect to claims 31-58 presented on pages 2-6 of the response filed 10/31/2006 have been considered but were not found to be persuasive.

A. On pages 4-5 of the response, Applicant essentially argues that the Moderegger reference does not teach the feature in claim 31 of

“automatically receiving the contract document from the service provider associated with the best bid, wherein the contract document includes a status of at least one of accepted, rejected and amended.”

The Examiner respectfully disagrees and directs Applicant to the provided passages (Moderegger: [0036] and [0057]). Note further that paragraph [0056] teaches a bidder producing a printed contract so as to sign it by hand (i.e. approving the contract). The Examiner further notes that providing notice of acceptance, rejection, and proposed amendments are well-known in the art, for example see the applied Thompson reference, paragraphs [0202]-[0207].

Similar arguments are made for other independent claims and their dependencies, and the same responses apply.

Conclusion

1. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Martin A. Gottschalk whose telephone number is (571) 272-7030. The examiner can normally be reached on Mon - Fri 8:30 - 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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01/30/2007

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